

<i>SERFF Tracking Number:</i>	<i>UNAM-125614108</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Pioneer Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38770</i>
<i>Company Tracking Number:</i>	<i>APL MSRC 2007 AR</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>Medicare Supplement Refund Calculations</i>		
<i>Project Name/Number:</i>	<i>APL MSRC 2007 AR/2007 MSRC</i>		

Filing at a Glance

Company: American Pioneer Life Insurance Company

Product Name: Medicare Supplement Refund Calculations SERFF Tr Num: UNAM-125614108 State: ArkansasLH

TOI: MS06 Medicare Supplement - Other SERFF Status: Closed State Tr Num: 38770

Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: APL MSRC 2007 AR State Status: Filed-Closed

Filing Type: Rate Co Status: Reviewer(s): Stephanie Fowler

Authors: Carmen Boyd, Trudi

Goldenberg

Date Submitted: 04/22/2008

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: APL MSRC 2007 AR

Project Number: 2007 MSRC

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 04/24/2008

State Status Changed: 04/24/2008

Corresponding Filing Tracking Number: APL MSRC 2007 AR

Filing Description:

MEDICARE SUPPLEMENT REFUND CALCULATIONS— Filing for Calendar-Year 2007

AMERICAN PIONEER LIFE INSURANCE CO

NAIC # 60763

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

Forms: Pre-Standard ; Standard Plans A, B, C, D, F; Select Plans B, C, D, F.

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<i>Product Name:</i>	<i>Medicare Supplement Refund Calculations</i>		
<i>Project Name/Number:</i>	<i>APL MSRC 2007 AR/2007 MSRC</i>		

Company and Contact

Filing Contact Information

Trudi Goldenberg,	tgoldenberg@uaflc.com
P.O. Box 958465	(407) 628-1776 [Phone]
Lake Mary, FL 32795-8465	

Filing Company Information

American Pioneer Life Insurance Company	CoCode: 60763	State of Domicile: Florida
1001 Heathrow Park Lane	Group Code: 953	Company Type:
Suite 5001		
Lake Mary, FL 32746	Group Name:	State ID Number:
(407) 995-8000 ext. [Phone]	FEIN Number: 59-0935083	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Pioneer Life Insurance Company	\$0.00	04/22/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	04/24/2008	04/24/2008

<i>SERFF Tracking Number:</i>	<i>UNAM-125614108</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>APL MSRC 2007 AR/2007 MSRC</i>		

Disposition

Disposition Date: 04/24/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>UNAM-125614108</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Pioneer Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38770</i>
<i>Company Tracking Number:</i>	<i>APL MSRC 2007 AR</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>Medicare Supplement Refund Calculations</i>		
<i>Project Name/Number:</i>	<i>APL MSRC 2007 AR/2007 MSRC</i>		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Filed	No
Supporting Document	Reporting Form	Filed	No

<i>SERFF Tracking Number:</i>	<i>UNAM-125614108</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Pioneer Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38770</i>
<i>Company Tracking Number:</i>	<i>APL MSRC 2007 AR</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
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Rate Information

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>UNAM-125614108</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Pioneer Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38770</i>
<i>Company Tracking Number:</i>	<i>APL MSRC 2007 AR</i>		
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Supporting Document Schedules

Satisfied -Name:	Reporting Form	Review Status:				
		Filed	04/24/2008			
Comments:						
Reporting form and cover letter attached.						
Attachments:						
aplAR.pdf						
MS RC letter - AR.pdf						

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2007

Type Individual

SMSBP

Pre

For the State of

ArkansasCompany Name American Pioneer Life Insurance Company NAIC Group Code 0953NAIC Company Code 60763Person Completing this Exhibit Kamran A. Malik ASA,MAAA Title: Pricing ActuaryTelephone (407) 628-1776 x8345

Year (a)	Earned Premium (b)	Factor (c)	(b)x(c) (d)	Cumulative Loss Ratio (e)	(d)x(e) (f)	Factor (g)	(b)x(g) (h)	Cumulative Loss Ratio (i)	(h)x(i) (j)	(o)
1	\$0	2.770	\$0	0.442	\$0	0.0000	\$0	0.000	\$0	0.40
2	\$0	4.175	\$0	0.493	\$0	0.0000	\$0	0.000	\$0	0.55
3	\$0	4.175	\$0	0.493	\$0	1.1940	\$0	0.659	\$0	0.65
4	\$0	4.175	\$0	0.493	\$0	2.2450	\$0	0.669	\$0	0.67
5	\$0	4.175	\$0	0.493	\$0	3.1700	\$0	0.678	\$0	0.69
6	\$0	4.175	\$0	0.493	\$0	3.9980	\$0	0.686	\$0	0.71
7	\$0	4.175	\$0	0.493	\$0	4.7540	\$0	0.695	\$0	0.73
8	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
9	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
10	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
11	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
12	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
13	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
14	\$34,697	4.175	\$144,860	0.493	\$71,416	8.4930	\$294,682	0.725	\$213,644	0.77
15	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
Totals:		(k:)	\$144,860	(l:)	\$71,416	(m:)	\$294,682	(n:)	\$213,644	
Benchmark Ratio Since Inception				(l+n)/(k+m):		0.649				

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$7,941	\$315
b. current year's issues	\$0	\$0
c. Net	\$7,941	\$315
2. Past Years' Experience	\$345,310	\$226,710
3. Total Experience	\$353,252	\$227,025
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.649	
8. Experienced Ratio Since Inception	0.643	
9. Life Years Exposed Since Inception	208	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.

Pricing Actuary

Title

Signature

Kamran A. Malik ASA,MAAA

Name

4/16/2008

Date

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2007

Type Individual

SMSBP

A

For the State of

ArkansasCompany Name American Pioneer Life Insurance Company NAIC Group Code 0953NAIC Company Code 60763Person Completing this Exhibit Kamran A. Malik ASA,MAAA Title: Pricing ActuaryTelephone (407) 628-1776 x8345

Year (a)	Earned Premium (b)	Factor (c)	(b)x(c) (d)	Cumulative Loss Ratio (e)	(d)x(e) (f)	Factor (g)	(b)x(g) (h)	Cumulative Loss Ratio (i)	(h)x(i) (j)	(o)
1	\$0	2.770	\$0	0.442	\$0	0.0000	\$0	0.000	\$0	0.40
2	\$0	4.175	\$0	0.493	\$0	0.0000	\$0	0.000	\$0	0.55
3	\$2,384	4.175	\$9,955	0.493	\$4,908	1.1940	\$2,847	0.659	\$1,876	0.65
4	\$0	4.175	\$0	0.493	\$0	2.2450	\$0	0.669	\$0	0.67
5	\$10,309	4.175	\$43,042	0.493	\$21,220	3.1700	\$32,681	0.678	\$22,158	0.69
6	\$5,795	4.175	\$24,194	0.493	\$11,928	3.9980	\$23,168	0.686	\$15,894	0.71
7	\$4,986	4.175	\$20,817	0.493	\$10,263	4.7540	\$23,703	0.695	\$16,474	0.73
8	\$414	4.175	\$1,730	0.493	\$853	5.4450	\$2,256	0.702	\$1,584	0.75
9	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
10	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
11	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
12	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
13	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
14	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
15	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
Totals:		(k:)	\$99,738	(l:)	\$49,171	(m:)	\$84,656	(n:)	\$57,985	
Benchmark Ratio Since Inception				(l+n)/(k+m):		0.581				

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$18,479	\$12,707
b. current year's issues	\$0	\$0
c. Net	\$18,479	\$12,707
2. Past Years' Experience	\$140,078	\$173,279
3. Total Experience	\$158,557	\$185,986
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.581	
8. Experienced Ratio Since Inception	1.173	
9. Life Years Exposed Since Inception	182	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.

Signature

Pricing Actuary

Title

Kamran A. Malik ASA,MAAA

4/16/2008

Name

Date

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2007

Type Individual

SMSBP

B

For the State of

ArkansasCompany Name American Pioneer Life Insurance Company NAIC Group Code 0953NAIC Company Code 60763Person Completing this Exhibit Kamran A. Malik ASA,MAAA Title: Pricing ActuaryTelephone (407) 628-1776 x8345

Year (a)	Earned Premium (b)	Factor (c)	(b)x(c) (d)	Cumulative Loss Ratio (e)	(d)x(e) (f)	Factor (g)	(b)x(g) (h)	Cumulative Loss Ratio (i)	(h)x(i) (j)	(o)
1	\$0	2.770	\$0	0.442	\$0	0.0000	\$0	0.000	\$0	0.40
2	\$153	4.175	\$639	0.493	\$315	0.0000	\$0	0.000	\$0	0.55
3	\$7,918	4.175	\$33,058	0.493	\$16,297	1.1940	\$9,454	0.659	\$6,230	0.65
4	\$9,237	4.175	\$38,564	0.493	\$19,012	2.2450	\$20,737	0.669	\$13,873	0.67
5	\$50,736	4.175	\$211,822	0.493	\$104,428	3.1700	\$160,832	0.678	\$109,044	0.69
6	\$39,074	4.175	\$163,134	0.493	\$80,425	3.9980	\$156,218	0.686	\$107,165	0.71
7	\$13,607	4.175	\$56,809	0.493	\$28,007	4.7540	\$64,688	0.695	\$44,958	0.73
8	\$792	4.175	\$3,308	0.493	\$1,631	5.4450	\$4,315	0.702	\$3,029	0.75
9	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
10	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
11	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
12	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
13	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
14	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
15	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
Totals:		(k:)	\$507,334	(l:)	\$250,116	(m:)	\$416,244	(n:)	\$284,300	
Benchmark Ratio Since Inception			(l+n)/(k+m):		0.579					

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$40,643	\$39,343
b. current year's issues	\$0	\$0
c. Net	\$40,643	\$39,343
2. Past Years' Experience	\$507,556	\$374,777
3. Total Experience	\$548,198	\$414,120
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.579	
8. Experienced Ratio Since Inception	0.755	
9. Life Years Exposed Since Inception	529	
10. Tolerance Permitted	0.150	
11. Adjustment to Incurred Claims for Credibility	0.9054	
12. Adjusted Incurred Claims for Credibility	\$496,350	
13. Refund	No Refund	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.

Pricing Actuary

Title

Signature

Kamran A. Malik ASA,MAAA

Name

4/16/2008

Date

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2007

Type IndividualSMSBP C

For the State of

ArkansasCompany Name American Pioneer Life Insurance Company NAIC Group Code 0953NAIC Company Code 60763Person Completing this Exhibit Kamran A. Malik ASA,MAAA Title: Pricing ActuaryTelephone (407) 628-1776 x8345

Year (a)	Earned Premium (b)	Factor (c)	(b)x(c) (d)	Cumulative Loss Ratio (e)	(d)x(e) (f)	Factor (g)	(b)x(g) (h)	Cumulative Loss Ratio (i)	(h)x(i) (j)	(o)
1	\$0	2.770	\$0	0.442	\$0	0.0000	\$0	0.000	\$0	0.40
2	\$0	4.175	\$0	0.493	\$0	0.0000	\$0	0.000	\$0	0.55
3	\$9,005	4.175	\$37,597	0.493	\$18,536	1.1940	\$10,752	0.659	\$7,086	0.65
4	\$33,125	4.175	\$138,297	0.493	\$68,180	2.2450	\$74,366	0.669	\$49,751	0.67
5	\$153,114	4.175	\$639,250	0.493	\$315,150	3.1700	\$485,371	0.678	\$329,081	0.69
6	\$91,465	4.175	\$381,866	0.493	\$188,260	3.9980	\$365,677	0.686	\$250,854	0.71
7	\$46,197	4.175	\$192,872	0.493	\$95,086	4.7540	\$219,621	0.695	\$152,636	0.73
8	\$3,160	4.175	\$13,191	0.493	\$6,503	5.4450	\$17,204	0.702	\$12,077	0.75
9	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
10	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
11	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
12	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
13	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
14	\$3,605	4.175	\$15,051	0.493	\$7,420	8.4930	\$30,617	0.725	\$22,198	0.77
15	\$132	4.175	\$551	0.493	\$272	8.6840	\$1,146	0.725	\$831	0.77
Totals:		(k:)	\$1,418,676	(l:)	\$699,407	(m:)	\$1,204,753	(n:)	\$824,514	
Benchmark Ratio Since Inception				(l+n)/(k+m):		0.581				

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$168,757	\$161,391
b. current year's issues	\$0	\$0
c. Net	\$168,757	\$161,391
2. Past Years' Experience	\$1,761,575	\$1,387,698
3. Total Experience	\$1,930,332	\$1,549,090
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.581	
8. Experienced Ratio Since Inception	0.802	
9. Life Years Exposed Since Inception	1,444	
10. Tolerance Permitted	0.100	
11. Adjustment to Incurred Claims for Credibility	0.9025	
12. Adjusted Incurred Claims for Credibility	\$1,742,123	
13. Refund	No Refund	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.

Pricing Actuary

Title

Signature

Kamran A. Malik ASA,MAAA

Name

4/16/2008

Date

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2007

Type IndividualSMSBP D

For the State of


ArkansasCompany Name American Pioneer Life Insurance Company NAIC Group Code 0953NAIC Company Code 60763Person Completing this Exhibit Kamran A. Malik ASA,MAAA Title: Pricing ActuaryTelephone (407) 628-1776 x8345

Year (a)	Earned Premium (b)	Factor (c)	(b)x(c) (d)	Cumulative Loss Ratio (e)	(d)x(e) (f)	Factor (g)	(b)x(g) (h)	Cumulative Loss Ratio (i)	(h)x(i) (j)	(o)
1	\$0	2.770	\$0	0.442	\$0	0.0000	\$0	0.000	\$0	0.40
2	\$341	4.175	\$1,426	0.493	\$703	0.0000	\$0	0.000	\$0	0.55
3	\$7,876	4.175	\$32,884	0.493	\$16,212	1.1940	\$9,404	0.659	\$6,198	0.65
4	\$14,663	4.175	\$61,219	0.493	\$30,181	2.2450	\$32,919	0.669	\$22,023	0.67
5	\$62,046	4.175	\$259,041	0.493	\$127,707	3.1700	\$196,685	0.678	\$133,352	0.69
6	\$26,252	4.175	\$109,602	0.493	\$54,034	3.9980	\$104,955	0.686	\$71,999	0.71
7	\$10,395	4.175	\$43,399	0.493	\$21,396	4.7540	\$49,418	0.695	\$34,345	0.73
8	\$791	4.175	\$3,304	0.493	\$1,629	5.4450	\$4,309	0.702	\$3,025	0.75
9	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
10	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
11	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
12	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
13	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
14	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
15	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
Totals:		(k:)	\$510,875	(l:)	\$251,861	(m:)	\$397,691	(n:)	\$270,943	
Benchmark Ratio Since Inception				(l+n)/(k+m):		0.575				

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$51,720	\$28,261
b. current year's issues	\$0	\$0
c. Net	\$51,720	\$28,261
2. Past Years' Experience	\$594,303	\$493,207
3. Total Experience	\$646,023	\$521,469
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.575	
8. Experienced Ratio Since Inception	0.807	
9. Life Years Exposed Since Inception	532	
10. Tolerance Permitted	0.150	
11. Adjustment to Incurred Claims for Credibility	0.9572	
12. Adjusted Incurred Claims for Credibility	\$618,372	
13. Refund	No Refund	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.



Signature

Pricing Actuary

Title

Kamran A. Malik ASA,MAAA

Name

4/16/2008

Date

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2007

Type IndividualSMSBP F

For the State of

ArkansasCompany Name American Pioneer Life Insurance Company NAIC Group Code 0953NAIC Company Code 60763Person Completing this Exhibit Kamran A. Malik ASA,MAAA Title: Pricing ActuaryTelephone (407) 628-1776 x8345

Year (a)	Earned Premium (b)	Factor (c)	(b)x(c) (d)	Cumulative Loss Ratio (e)	(d)x(e) (f)	Factor (g)	(b)x(g) (h)	Cumulative Loss Ratio (i)	(h)x(i) (j)	(o)
1	\$1,791	2.770	\$4,960	0.442	\$2,192	0.0000	\$0	0.000	\$0	0.40
2	\$17,187	4.175	\$71,755	0.493	\$35,375	0.0000	\$0	0.000	\$0	0.55
3	\$44,347	4.175	\$185,148	0.493	\$91,278	1.1940	\$52,950	0.659	\$34,894	0.65
4	\$180,911	4.175	\$755,303	0.493	\$372,365	2.2450	\$406,145	0.669	\$271,711	0.67
5	\$1,161,816	4.175	\$4,850,581	0.493	\$2,391,337	3.1700	\$3,682,956	0.678	\$2,497,044	0.69
6	\$1,042,633	4.175	\$4,352,993	0.493	\$2,146,025	3.9980	\$4,168,447	0.686	\$2,859,554	0.71
7	\$464,991	4.175	\$1,941,337	0.493	\$957,079	4.7540	\$2,210,567	0.695	\$1,536,344	0.73
8	\$17,499	4.175	\$73,056	0.493	\$36,017	5.4450	\$95,279	0.702	\$66,886	0.75
9	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
10	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
11	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
12	\$10,664	4.175	\$44,522	0.493	\$21,949	7.6550	\$81,633	0.720	\$58,776	0.77
13	\$2,509	4.175	\$10,475	0.493	\$5,164	8.0930	\$20,305	0.723	\$14,681	0.77
14	\$12,462	4.175	\$52,029	0.493	\$25,650	8.4930	\$105,840	0.725	\$76,734	0.77
15	\$233	4.175	\$973	0.493	\$480	8.6840	\$2,023	0.725	\$1,467	0.77
Totals:		(k:)	\$12,343,133	(l:)	\$6,084,912	(m:)	\$10,826,146	(n:)	\$7,418,092	
Benchmark Ratio Since Inception			(l+n)/(k+m):		0.583					

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$1,344,577	\$1,025,826
b. current year's issues	\$1,249	\$124
c. Net	\$1,343,328	\$1,025,702
2. Past Years' Experience	\$14,947,465	\$11,662,879
3. Total Experience	\$16,290,793	\$12,688,581
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.583	
8. Experienced Ratio Since Inception	0.779	
9. Life Years Exposed Since Inception	11,858	
10. Tolerance Permitted	0.000	
11. Adjustment to Incurred Claims for Credibility	0.7789	
12. Adjusted Incurred Claims for Credibility	\$12,688,581	
13. Refund	No Refund	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.

Pricing Actuary

Title

Signature

Kamran A. Malik ASA,MAAA

Name

4/16/2008

Date

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2007

Type Individual Select

SMSBP

sel B

For the State of

ArkansasCompany Name American Pioneer Life Insurance Company NAIC Group Code 0953NAIC Company Code 60763Person Completing this Exhibit Kamran A. Malik ASA,MAAA Title: Pricing ActuaryTelephone (407) 628-1776 x8345

Year (a)	Earned Premium (b)	Factor (c)	(b)x(c) (d)	Cumulative Loss Ratio (e)	(d)x(e) (f)	Factor (g)	(b)x(g) (h)	Cumulative Loss Ratio (i)	(h)x(i) (j)	(o)
1	\$0	2.770	\$0	0.442	\$0	0.0000	\$0	0.000	\$0	0.40
2	\$0	4.175	\$0	0.493	\$0	0.0000	\$0	0.000	\$0	0.55
3	\$1,308	4.175	\$5,463	0.493	\$2,693	1.1940	\$1,562	0.659	\$1,030	0.65
4	\$1,366	4.175	\$5,703	0.493	\$2,812	2.2450	\$3,067	0.669	\$2,052	0.67
5	\$56,083	4.175	\$234,147	0.493	\$115,435	3.1700	\$177,784	0.678	\$120,537	0.69
6	\$485	4.175	\$2,025	0.493	\$998	3.9980	\$1,939	0.686	\$1,330	0.71
7	\$0	4.175	\$0	0.493	\$0	4.7540	\$0	0.695	\$0	0.73
8	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
9	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
10	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
11	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
12	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
13	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
14	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
15	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
Totals:		(k:)	\$247,338	(l:)	\$121,937	(m:)	\$184,351	(n:)	\$124,949	
Benchmark Ratio Since Inception			(l+n)/(k+m):		0.572					

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$22,975	\$15,293
b. current year's issues	\$0	\$0
c. Net	\$22,975	\$15,293
2. Past Years' Experience	\$160,037	\$155,323
3. Total Experience	\$183,012	\$170,616
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.572	
8. Experienced Ratio Since Inception	0.932	
9. Life Years Exposed Since Inception	186	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.

Pricing Actuary

Title

Signature

Kamran A. Malik ASA,MAAA

Name

4/16/2008

Date

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2007

Type Individual Select

SMSBP

sel C

For the State of

ArkansasCompany Name American Pioneer Life Insurance Company NAIC Group Code 0953NAIC Company Code 60763Person Completing this Exhibit Kamran A. Malik ASA,MAAA Title: Pricing ActuaryTelephone (407) 628-1776 x8345

Year (a)	Earned Premium (b)	Factor (c)	(b)x(c) (d)	Cumulative Loss Ratio (e)	(d)x(e) (f)	Factor (g)	(b)x(g) (h)	Cumulative Loss Ratio (i)	(h)x(i) (j)	(o)
1	\$0	2.770	\$0	0.442	\$0	0.0000	\$0	0.000	\$0	0.40
2	\$0	4.175	\$0	0.493	\$0	0.0000	\$0	0.000	\$0	0.55
3	\$2,797	4.175	\$11,676	0.493	\$5,756	1.1940	\$3,339	0.659	\$2,201	0.65
4	\$3,406	4.175	\$14,220	0.493	\$7,010	2.2450	\$7,646	0.669	\$5,115	0.67
5	\$99,804	4.175	\$416,682	0.493	\$205,424	3.1700	\$316,379	0.678	\$214,505	0.69
6	\$1,393	4.175	\$5,816	0.493	\$2,867	3.9980	\$5,569	0.686	\$3,820	0.71
7	\$0	4.175	\$0	0.493	\$0	4.7540	\$0	0.695	\$0	0.73
8	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
9	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
10	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
11	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
12	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
13	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
14	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
15	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
Totals:		(k:)	\$448,394	(l:)	\$221,058	(m:)	\$332,934	(n:)	\$225,641	
Benchmark Ratio Since Inception			(l+n)/(k+m):		0.572					

Medicare Supplement Refund Calculation Form

Line

Earned
Premium (x)Incurred
Claims (y)

1. Current Year's Experience		
a. Total	\$40,240	\$36,186
b. current year's issues	\$0	\$0
c. Net	\$40,240	\$36,186
2. Past Years' Experience	\$392,650	\$304,683
3. Total Experience	\$432,890	\$340,868
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.572	
8. Experienced Ratio Since Inception	0.787	
9. Life Years Exposed Since Inception	399	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.

Pricing Actuary

Signature

Title

Kamran A. Malik ASA,MAAA

4/16/2008

Name

Date

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2007

Type Individual Select

SMSBP

sel D

For the State of

Arkansas

Company Name American Pioneer Life Insurance Company NAIC Group Code 0953

NAIC Company Code 60763

Person Completing this Exhibit Kamran A. Malik ASA,MAAA Title: Pricing Actuary

Telephone (407) 628-1776 x8345

Year (a)	Earned Premium (b)	Factor (c)	(b)x(c) (d)	Cumulative Loss Ratio (e)	(d)x(e) (f)	Factor (g)	(b)x(g) (h)	Cumulative Loss Ratio (i)	(h)x(i) (j)	(o)
1	\$698	2.770	\$1,932	0.442	\$854	0.0000	\$0	0.000	\$0	0.40
2	\$0	4.175	\$0	0.493	\$0	0.0000	\$0	0.000	\$0	0.55
3	\$5,253	4.175	\$21,929	0.493	\$10,811	1.1940	\$6,272	0.659	\$4,133	0.65
4	\$3,866	4.175	\$16,141	0.493	\$7,957	2.2450	\$8,679	0.669	\$5,806	0.67
5	\$25,578	4.175	\$106,789	0.493	\$52,647	3.1700	\$81,083	0.678	\$54,974	0.69
6	\$1,699	4.175	\$7,093	0.493	\$3,497	3.9980	\$6,793	0.686	\$4,660	0.71
7	\$0	4.175	\$0	0.493	\$0	4.7540	\$0	0.695	\$0	0.73
8	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
9	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
10	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
11	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
12	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
13	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
14	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
15	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
Totals:		(k:)	\$153,885	(l:)	\$75,767	(m:)	\$102,826	(n:)	\$69,573	
Benchmark Ratio Since Inception			(l+n)/(k+m):		0.566					

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$17,703	\$9,292
b. current year's issues	\$0	\$0
c. Net	\$17,703	\$9,292
2. Past Years' Experience	\$145,225	\$82,606
3. Total Experience	\$162,928	\$91,899
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.566	
8. Experienced Ratio Since Inception	0.564	
9. Life Years Exposed Since Inception	167	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.


Signature

Kamran A. Malik ASA,MAAA
Name

Pricing Actuary
Title

4/16/2008
Date

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2007

Type Individual Select

SMSBP

sel F

For the State of

ArkansasCompany Name American Pioneer Life Insurance Company NAIC Group Code 0953NAIC Company Code 60763Person Completing this Exhibit Kamran A. Malik ASA,MAAA Title: Pricing ActuaryTelephone (407) 628-1776 x8345

Year (a)	Earned Premium (b)	Factor (c)	(b)x(c) (d)	Cumulative Loss Ratio (e)	(d)x(e) (f)	Factor (g)	(b)x(g) (h)	Cumulative Loss Ratio (i)	(h)x(i) (j)	(o)
1	\$2,611	2.770	\$7,231	0.442	\$3,196	0.0000	\$0	0.000	\$0	0.40
2	\$5,190	4.175	\$21,668	0.493	\$10,682	0.0000	\$0	0.000	\$0	0.55
3	\$49,375	4.175	\$206,141	0.493	\$101,627	1.1940	\$58,954	0.659	\$38,851	0.65
4	\$90,865	4.175	\$379,361	0.493	\$187,025	2.2450	\$203,992	0.669	\$136,471	0.67
5	\$911,410	4.175	\$3,805,135	0.493	\$1,875,931	3.1700	\$2,889,168	0.678	\$1,958,856	0.69
6	\$23,312	4.175	\$97,328	0.493	\$47,983	3.9980	\$93,201	0.686	\$63,936	0.71
7	\$0	4.175	\$0	0.493	\$0	4.7540	\$0	0.695	\$0	0.73
8	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
9	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
10	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
11	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
12	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
13	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
14	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
15	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
Totals:		(k:)	\$4,516,864	(l:)	\$2,226,445	(m:)	\$3,245,315	(n:)	\$2,198,113	
Benchmark Ratio Since Inception			(l+n)/(k+m):		0.570					

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$475,556	\$399,749
b. current year's issues	\$421	\$952
c. Net	\$475,134	\$398,798
2. Past Years' Experience	\$4,062,743	\$3,131,881
3. Total Experience	\$4,537,877	\$3,530,679
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.570	
8. Experienced Ratio Since Inception	0.778	
9. Life Years Exposed Since Inception	3,834	
10. Tolerance Permitted	0.075	
11. Adjustment to Incurred Claims for Credibility	0.8530	
12. Adjusted Incurred Claims for Credibility	\$3,871,019	
13. Refund	No Refund	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.

Pricing Actuary

Title

Signature

Kamran A. Malik ASA,MAAA

Name

4/16/2008

Date



1001 Heahtrow Park Lane
Lake Mary, FL 32746

Mailing Address:
PO Box 958465
Lake Mary FL 32795

407 995 8000, x8278
800 538 1053, x8278
407 995 8023 Fax

April 23, 2008

Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

RE: **INFORMATIONAL FILING**
AMERICAN PIONEER LIFE INSURANCE CO
NAIC # 60763
Medicare Supplement Refund Calculations – Filing for Calendar-Year 2007

Dear Sir/Madam:

Please find enclosed the required Medicare Supplement Refund Calculation information for calendar year 2007. Forms Pre-Standard ; Standard Plans A, B, C, D, F; Select Plans B, C, D, F.

If you have any questions, please contact me at 1-800-538-1053, ext. 8278, by email at tgoldenberg@uafc.com or by fax at 407-995-8023.

Sincerely,

Trudi Goldenberg
Rate Filing Analyst

Subsidiaries:

American Exchange ★ American Pioneer ★ American Progressive ★ Constitution Life
Marquette National ★ Pennsylvania Life ★ Pyramid Life * Union Bankers